



THE UNIVERSITY *of* NEW ORLEANS

STAFF COUNCIL

Staff Council Minutes 09.22.2022

Approval of Minutes: Approved.

Executive Committee Reports

President: Randall Menard

- **DEI Committee** – no updates.
- **Institutional Effectiveness** – main focus has been student outcomes for educational programs. We will begin administrative department review in October.
- **Weave** -- End of Weave year is over, time to close out and prepare 2022-2023. Staff Council Weave is complete and in review, did not achieve everything, but we did good! Weave committee (with some new volunteers) will begin preparing next cycle in October.
- **Budget Committee** – no updates.
- **Faculty Senate and Student Council** – current goal is looking at new awards for faculty and staff on the college level.

Committee Reports:

- **Parking Committee:** N/A
- **Membership & Election Committee** -- Do you want to volunteer??? Please message Edgar if you can volunteer!
- **Staff Concerns & Opportunities Committee** -- Concern: I was wondering if we could discuss the lack of paid maternity leave and us not being offered short term disability leave to supplement at least some of our income when we are out. Is there a reason we are offered nothing to assist?
Response: We are a LA state agency and follow LA laws/regulation. Louisiana does not mandate any form of paid maternity leave. The campus hasn't had enough interest in short term disability to get competitive rate.

- **Events Committee:** N/A
- **Awards Committee Service with Jazz July** – LeeAnn Sipe;
- **Wellness Committee:** N/A

Guest Speaker: Dennis Couvillion - *How to Navigate Current Homeowners Insurance Market in Louisiana/New Orleans.*

Bio: UNO Alumni graduated in 1975! Worked for All State for 28 years until august 2021 when I retired. Then I went to work with my children in the independent insurance market.

Insurance is currently a hot personal finance topic.

Personal insurance/ homeowners insurance. The “what” / terms

- Protection against sudden and accidental losses (peril)
- Falling water – rain after roof damage or burst pipe
- Insurer – Louisiana citizens, state farm, Excalibur or any number of regional carriers
- Coverage for dwelling (the house that you buy), detached structures (shed, garage, fence)
- Personal property (everything inside, everything you would put in a moving truck)
- Loss of use (can't live in the house because of a covered loss/peril)
- Liability (assuming you have a dog allowed by your insurer, your coverage protects you if your dog hurts someone IE Dog bites the mailman)
- guest medical
- Replacement cost or cash value – subject to a deductible
- Hurricane / wind deductible
- Two year statute of limitations for hurricanes.

Changes or upgrades that might work to lower your insurance policy – HIP roof, hardiplank, hurricane resistant windows, mulit-policy discount,

Flood insurance: regular insurance excludes flooding. If you are in any other zone from X, you will need flood insurance. Building and occupancy: owner occupied is less costly, brick house is less than frame, pier foundations are less than slab on grade, ground elevation, prior claims

- Risk Rating 2.0 rates are calculated from your distance from a water source (lake pontchartrain, canals, river). See below for more details.

Talk to federal congressional representative and senators to advocate on your behalf about insurance costs. Let them know what is going on with your policies – Flood insurance is a FEDERAL policy, Home insurance is STATE policy

Current developments:

Some policies have been terminated due to insurer bankruptcy

Several companies have stopped writing policies for our area – their reinsurance won't let them assume more risk on their books. Reinsurance is insurance for the insurance companies.

Call LIGA if you need help with a claim: if you go to a bank, the first thing you see is the FDIC seal. LIGA Louisiana Insurance Guarantee Association is the same thing but for insurance. It covers up to \$500,000 per home insurance claim, less the amount your insurance company has paid to you.

Admitted vs non-admitted insurance company – check to make sure yours is backed by LIGA.

Reinsurance is a global market not a regional market. Their rates are based on world-wide disasters

My phone number is 225-277-7151

Dr. Nicklow

Board Agenda:

We refinanced the bonds on Pontchartrain Hall, based on some negotiations we got a better deal on our debt payment. Saves us several million dollars over 10 years

Agreement with Louisiana Energy Partners:

- Have worked with LSU, Tulane, Oschner. They will give us 27 million dollars in upfront renovations for things like chillers, lights, etc.
- Then we get 10 million in prepaid rent, where they rent our chillers, etc. The group maintains our facilities. It would be put money in an endowment, that we can use for certain needs like scholarships.
- The reason is this is a win-win, net-zero impact on our utility bills. It gives us predictability in the face of inflation. We will also decrease green house gas production due to upgraded equipment.
- It's a financial deal – we don't pay more on our power bill, but if they can save money on the better equipment so they can save money
- We got preliminary approval from the board, it will go to the legislature in mid-october, then back to the board for approval.
- The language it will appear as a "lease" to Louisiana Energy Partners.

Lease for parts of the arena. We're not sure it will happen, but we had a donor interested in giving us money for new score boards. Until we get the money, we won't sign the lease. This deal is on hold until we get the money.

East Campus – Board approval for future lease RFT foundation for much of the east campus. We've been looking for things that create money to help generate new revenue to support our educational mission.

Mixed-use facilities There is a football stadium included, it would be a community asset where high schools can play. Minor league soccer team is also interested. Athletic field that serves the broader community.

Mid-October – first ever comprehensive campaign. 50 million dollar campaign, about 80% of the way there. Funds primarily

Question: tax credits with solar. We've talked about some covered canopies. can help with emergency power. We will have a large generator for the UC and police department.

New & Old Business:

Vince / Athletics:

- Basketball season starts November 12th. Homecoming starts basketball season, and November the 12th the homecoming tailgate will coincide the with egame and there will be a tailgate village
- Deep discounts for staff to go to athletic events. Season tickets for the whole season both mens and womens, \$64 for the season, less than \$3 a game. Great family event!

Karen/HR: Employee Assistance Program <https://www.uno.edu/hrm/employee-assistance>

Cliff Golz/ Recruitment and staffing – internal applications

- Workday has a very easy feature to let us apply for
- View all apps – career – find jobs – apply, and it pre-populates the application with what you used when you last applied, then you can add / edit information.

Please do not apply through the external site. It really causes problems.

Ross/IT – watch your emails. Lots of phishing and malicious attempts coming through at the moment.

Chat

09:48:52 From Robert Yates to Everyone:

Hello!

09:49:24 From Robert Yates to Everyone:

One moment.

09:53:11 From Randall Menard to Everyone:

<https://www.uno.edu/hrm/employee-assistance>

09:54:11 From Erin Sutherland to Everyone:

Hi. I am on my desktop, so no camera or microphone.

09:55:03 From Randall Menard to Everyone:

Hi Erin!

09:59:11 From Edgar Avila Jr to Everyone:

Only 3? Those are rookie numbers!

09:59:24 From Joshua Burns to Everyone:

☺

10:01:31 From Amelie Reeves to Everyone:

Good Morning!

10:01:38 From LeeAnne S. (she/her/hers) to Everyone:

Good morning!

10:01:41 From Joshua Burns to Everyone:

"Friday eve" I like that

10:01:46 From brittany garrison to Everyone:

Good morning!

10:01:56 From scalamar to Everyone:
Good morning

10:07:58 From Joshua Burns to Everyone:
chihuahuas

10:08:15 From Randall Menard to Everyone:
Sometimes Joshua

10:08:26 From Edgar Avila Jr to Everyone:
very dangerous

10:11:27 From Coleen Maidlow to Everyone:
lol my deductibles are \$8100 😊

10:11:39 From Randall Menard to Everyone:
OMG

10:23:55 From Joshua Burns to Everyone:
But my senators believe climate change isn't real...

10:33:10 From Coleen Maidlow to Everyone:
Dan, If you call a company and ask for a quote for a new flood insurance policy the new policies are what the ultimate risk rating will be. So then you'll know what yours will ultimate go up to over the next ten years. For instance, I assumed my sellers policy and pay \$1800. I know from the quote that mine will go up to \$2500

10:34:12 From Daniel Gonzalez to Everyone:
Thanks, Coleen!

10:49:16 From Joshua Burns to Everyone:
futbol > football

10:58:09 From Debby Charrier to Everyone:
What was that email address again?

10:58:16 From Julie Landry to Everyone:
staffcouncil@uno.edu !

10:59:00 From Cliff Golz to Everyone:
Benefits Fair is Oct. 18 in the UC

10:59:43 From Enjilee Bailey to Everyone:
In regards to maternity/paternity leave-Can we have a policy to donate hours specifically to that group to assist employees that do not have enough leave

11:00:14 From Shannon Williamson to Everyone:
That's a great idea Enjilee!

11:00:19 From Randall Menard to Everyone:
<https://www.uno.edu/hrm/employee-assistance>

11:01:30 From Samuel Gladden/University of New Orleans to Everyone:
Must leave for an 11:00 meeting. Thanks, all!

11:01:48 From Erin Sutherland to Everyone:
I have wondered before about donating sick time. Does it stay at UNO or does it go the broader OGB members?

11:02:02 From Joshua Burns to Everyone:
Students have to pay?

11:02:15 From Coleen Maidlow to Everyone:
I think games are free for students with their ID

11:06:56 From Cliff Golz to Everyone:
cgolz@uno.edu

Participants

Nerolie Rayson	dbauer	Monique Nolan Legendre
Randall Menard	Aaronlyn Breaux	bbarras
Julie Landry	Liz Sigler she/her/hers	15042806700
Robert Yates EKL Library (Robert Yates)	Sam West (she/her/hers)	UNO Kate Donsbach
Kristy Askam	Stacey Balkun (she/her)	Janet Fleming
Erin Sutherland	Matthew Thompson	Ayana Morales
Jada James	Willis	Eileen Dooley
Coleen Maidlow	Jaime McSkimming	Wyatt Buerkle
eland	vgranito	Allyce Sears
Stacey Balkun (she/her)	Sam Hoyt	Julienne Ricchiazzi
Edgar Avila Jr	LeeAnne S. (she/her/hers)	Fangfang Hao
Christie Thomas	Tajuanda Montreuil	rkern
tabacino	Amelie Reeves	Norma Mukherjee
Enjilee Bailey	Aneta Komendarczyk	Karen Bradley
Brian McDonald	kbmarti1	jfajardo
Joanne Terranova	aburrell	iocalix
Kassie	Ross Gernon	Gertraud Griessner
Debby Charrier	David Muscarello (dmuscare)	Robyn Guillen
Britney Butler	David Richardson	vgranito
Rachael Lindstrom	juana	Helen
Lisa Grass	Tim Duncan	Joshua T. Rondono
brittany garrison	smeutrer	Samartha Mudigere Girish
Joshua Burns	Mariana Z. Martinez	Elaine Ramond
Dennis Baker	Daniel Gonzalez	John Nicklow
Jennifer Grant	Rachel Massey	Karen Bradley
Rami LeBlanc Popich	Adham Bryan Hussain	jhebert1
scalamar	Kim Gallow-	Tracy Franklin
gatemple	kmai1	mhayden
Colm Joyce	Colby Stoever- University of	Matthew Thompson
Cliff Golz	New Orleans	UNO April Gremillion
Dennis Couvillon	Kenny Merrick UNO	bdukes
Donald Harbison	Lauri Henry	jhebert1
	Shannon Williamson	Matthew Thompson
	Samuel Gladden/	Mariana Z. Martinez
		Robyn W. Guillen

The UNO Staff Council is dedicated to providing the best possible representation for the staff of the University. Our goal is to identify ways to support and enhance the lives of our valued fellow staff. Staff Council welcomes input from the entire university community in order to make the University of New Orleans the best place to work and prosper in the City of New Orleans and the State of Louisiana.

2022-23 Basketball Home Schedule



Sat., November 12 @ 4:00 pm (Homecoming)
UNO Men's Basketball vs. St Francis (IL)

Mon., November 14 @ 7:00 pm
UNO Women's Basketball vs. South Alabama

Wed., November 23- Fri., November 25 @ 2:00 pm
Big Easy Classic (Men's Tournament)

Sat., December 3 @ 4:00 pm
UNO Men's Basketball vs. Louisiana Ragin' Cajuns

Wed., December 14 @ 11:00 am
UNO Women's Basketball vs. Mississippi Valley State

Mon., December 19 @ 7:00 pm
UNO Men's Basketball vs. Dillard University

Thurs., January 5 @ 5:00 pm (DH)
UNO vs. Lamar

Sat., January 7 @ 2:00 pm (DH)
UNO vs. Houston Baptist

Thurs., January 19 @ 5:00 pm (DH)
UNO vs. Texas A&M-Commerce

Sat., January 21 @ 2:00 pm (DH)
UNO vs. Northwestern State

Sat., January 28 @ 2:00 pm (DH)
UNO vs. Southeastern Louisiana University

Thurs., February 2 @ 5:00 pm (DH)
UNO vs. Texas A&M Corpus Christi

Sat., February 4 @ 2:00 pm (DH)
UNO vs. Incarnate Word

Sat., February 11 @ 2:00 pm (DH)
UNO vs. McNeese

Thurs., February 23 @ 5:00 pm (DH)
UNO vs. Nicholls

*DH- women's and men's double header games

Faculty Staff Rates:

Premium Reserved- \$124

Reserved- \$64

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Text: 504-273-1500
Fax: 504-300-8188
www.EsplanadeInsurance.com

Homeowners Insurance:

- **Basic Definitions:**
 - Insurance- a means of protection against the occurrence of certain sudden and accidental losses (peril).
 - Insurer- Insurance Company
 - Insured- Home Buyer/Mortgage Company
 - Insurance is a one-sided contract for a certain period, usually one year.
 - Insured must have an insurable interest in the property.
- **Coverage Definitions:**
 - Coverage A: The Dwelling
 - Coverage B: Other, Detached Structures
 - Coverage C: Personal Property
 - Coverage D: Loss of Use
 - Coverage E: Liability
 - Coverage F: Guest Medical
 - In addition to these standard coverages some carriers can endorse the policy to include:
 - Scheduled personal property: Jewelry, artwork, antiques, silverware and Cameras
 - Service Line
 - Equipment Breakdown
- Mortgage Companies will often want the borrower have coverage equal to the amount of the loan balance. The insurance company is only concerned with the cost to rebuild the home and will insure the home to that value. In most cases the lender will accept coverage that is less than the loan amount if supported by a replacement cost estimator.
 - Most carriers offer an Extended Replacement Coverage endorsement, which increases the total coverage to 125% of Coverage A in the event of a total loss.
- Losses are settled in one of two ways, depending on the language of your policy
 - Replacement Cost: the actual cost to replace an item
 - Actual Cash Value: the cost to replace an item less the depreciation
- All Other Peril (AOP) Deductible: the amount of a loss that is assumed by the named insured
- Wind and Hail or Hurricane Deductible: generally, a percentage of the Coverage A on a policy. These deductibles are different- Wind and Hail deductible applies more broadly, in the event of any damage caused by wind while the Hurricane Deductible only applies to a storm named by the national hurricane center.
- Discounts:
 - Centrally Monitored Alarm (Burglar/Fire)
 - Hardie Plank
 - Wind Mitigation Discounts:
 - Hip Roof
 - Reinforced Gable Roof*
 - Hurricane Straps*
 - Hurricane Shutters/ Impact Resistant Windows*
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 - Multi-Policy discounts

*Professional Survey Required for discount.



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Risk Rating 2.0 Equity in Action:

- Method for calculating flood insurance rates has not been updated since the program's inception.
- With the availability of new technology, FEMA can now offer rates that are much more specific to a property's location, elevation, and cost to rebuild.
- Rates will be more in line with the actual risk of flooding and the cost to repair damages.

New Rating Methodology:

- The new method no longer uses Flood Zones to calculate the rate. This means that even if a property is in a Preferred Risk flood zone, it will still be rated the same as a standard flood zone. Each property is rated based on the individual characteristics of the structure:
 - o Distance to a flooding source
 - o Building Occupancy
 - o Construction Type
 - o Foundation Type
 - o Ground Elevation
 - o First Floor Height
 - o Number of Floors
 - o Prior claims

What does this mean for current property owners?

- If there is already a flood policy in force the premium will increase on a sliding scale- capped at a maximum increase of 18% per year for personal and 25% for commercial.
- Policies can still be transferred from the seller to the buyer at the closing and the buyer can assume the current rate as well as still be subject for the sliding scale increase.

What does this mean for Buyers?

- Properties in Preferred Risk flood zones are no longer eligible for subsidized ratings, these properties are rates the same as properties in Standard Rate zones.
 - o For the time being, lenders are not requiring that properties in Preferred Risk Flood Zones carry flood insurance. This may change in the future.
- Homes without a current flood insurance policy have two options:
 - o Rate the home using FEMA's new sophisticated model, without the need for an elevation certificate.
 - o Purchase or obtain an elevation certificate for a possible reduction to the premium.
 - o Rates can no longer be estimated based on the elevation certificate or the area of town, the only way to know what the premium will be is to get a quote from an insurance agent.

What do these "Equitable" rates look like?

- We can no longer accurately estimate what the rate will look for without putting all of the information into FEMA's new quoting system, but in general the metro area is looking at some significant increases.

Dennis P. Couvillon, Esplanade Insurance Agency

504-239-1817

UNO Staff Council Meeting

September 22, 2022

Home Insurance	5 minutes
Flood Insurance	5 minutes
Current Developments	5 minutes
Open Questions	5 minutes

Current Developments:

Louisiana Insurance Guaranty Association (Home, Auto, Worker's Comp)

- LIGA 225-277-7151
 - Limits home coverage to \$500,000
- In the event of Insolvency
- Does not extend to Surplus Lines carriers: i.e.- Geovera, Scottsdale, Lloyds, etc.

To Do: Contact your Home/Auto Agent

- Review coverage

LA Citizens has filed for a rate increase of more than 60%

Capital requirement for Homeowners Insurance companies will increase to \$15 million over time

Reinsurance is a global market not a regional market

- California/ Global Forrest and Wildfires
- Flooding in Germany
- Hurricanes in the Gulf Coast of the United States

Reinsurance- market cost of approximately 89% of current risk

Carriers that have been placed in receivership with LIGA:

- Southern Fidelity Insurance
- Lighthouse Property Insurance
- Americas Insurance Company*
- Access Home Insurance Company*
- State National Fire Insurance*
- Maison Insurance

- Capitol Preferred Insurance

* Policies with these carriers were assumed by SafePoint Insurance Company

Ida Claims:

LIGA is synonymous with the FDIC but is only available to admitted carriers.

Limits individual property claims to \$500,000 per claim

Does not apply to Surplus Lines Carriers (for example):

- Lloyds of London
- Geovera
- Scotsdale

Telephone your agent to:

- Review your coverage
- Confirm your deductibles (All peril, Wind & hail, Hurricane, etc.)
- Discuss possible discounts (Wind Mitigation Survey, update the replacement year of the roof)

Florida

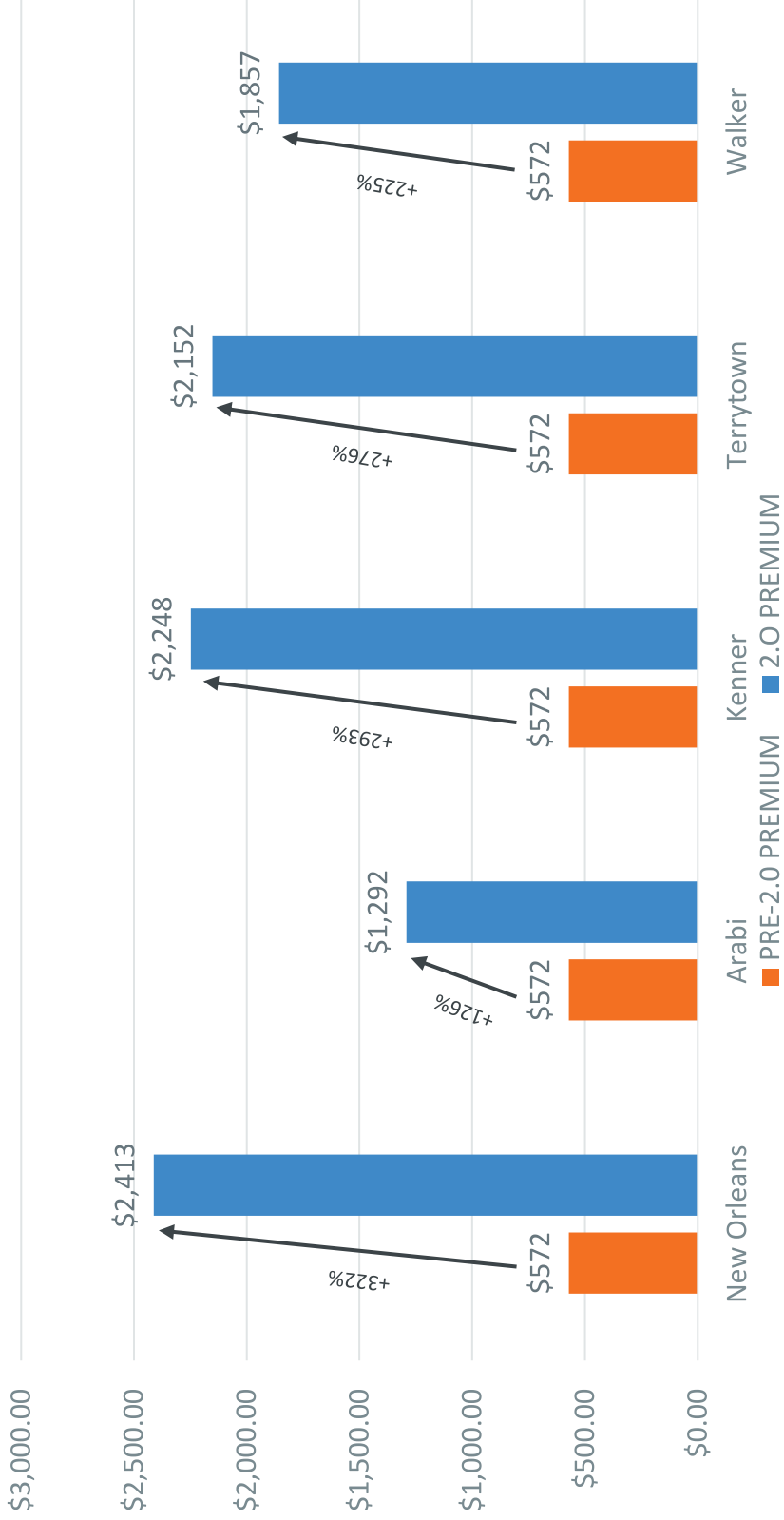
- Third Party Claims
- Roofer filed claims

LA Citizens Rate Increases

- By statute, LA Citizens should be 10% more than other insurance carriers in the state determined by parish
- A rate increase of an average 63% has been approved for all personal lines policies effective 1/1/2023
 - Dwelling: average of 58.4%
 - Renter/Condo: average of 14.1 %
 - Mobile Home: average of 16.9%
 - Wind & Hail only: average of 74.1%
- A rate increase of 72.4% has been approved for all commercial policies effective 11/30/2022

Preferred Risk Policies

Flood Zone X (500-Year/Preferred)



COALITION FOR SUSTAINABLE FLOOD INSURANCE

Sampling of rates across southeast Louisiana for single family dwelling, \$250,000 building/\$100,000 contents coverage, with \$1,250 deductible

Town	Zone	Replacement Cost	Square Footage	1.0 Premium	2.0 Premium	% Increase
Chalmette	AE	\$520,000	2,678	\$1,019	\$1,226	+20%
New Orleans	AE	\$250,000	2,000	\$899	\$1,348	+50%
New Orleans	AE	\$733,000	7,000	\$940	\$1,686	+79%
Metairie	AE	\$870,000	3,227	\$795	\$2,897	+260%

Who to contact regarding FEMA Risk Rate 2.0- Equity in Action:

Senator John Kennedy: 416 Russell Senate Building
Washington, DC 20510
202-224-4623

Senator Bill Cassidy: 520 Hart Senate Office Building
Washington, DC 20510
202-224-5824

Congressman Troy Carter: 506 Cannon House Office Building
Washington, DC 20515
202-225-6636

Congressman Steve Scalise: 2049 Rayburn HOB
Washington, DC 20515
202-225-3015

Senior Advisor Cedric Richmond: The Office of Public Engagement
1600 Pennsylvania Ave. NW
Washington, DC 20500
202-456-1414 (White House switchboard)

You can also visit the Senator's and Congressmen's websites to send an email.